

# DICKINSON COLLEGE DEFINED CONTRIBUTION RETIREMENT PLAN

## Investment Options Comparative Chart

Your plan allows you to direct how your contributions are invested. When making investment decisions, you should keep in mind how long you have until retirement, your tolerance for risk, how this retirement plan fits into your overall financial picture, and the impact of fees. The information on the following pages will help you compare investments that align with your retirement goals.

**Part I** consists of performance and fee information for plan investment options. This part shows you how well the investments have performed in the past as well as any fees and expenses you will pay if you invest in an option.

**Part II** contains information about the annuity options available within your employer's retirement plan.

For more information on the impact of fees and expenses to your plan, refer to the Summary of Plan Services and Costs or visit the DOL's website at [http://www.dol.gov/ebsa/publications/401k\\_employee.html](http://www.dol.gov/ebsa/publications/401k_employee.html). Fees are only one of many factors to consider when making an investment decision.



## Part I. Performance and Fee Information

The following chart lists your plan's investment options that can vary based on market fluctuations. Benchmark information for fixed-return investments is not provided in this chart. When evaluating performance of variable investment returns, you should consider comparing the returns of each investment to an appropriate benchmark, which is provided below. A benchmark is a generally accepted unmanaged group of securities whose performance is used as a standard point of reference to measure and compare investment gains or losses for variable return investments. Keep in mind that you may not invest in the benchmark indices which are shown for comparative purposes only. For investments that use a blend of stocks and bonds to limit risk, such as Target Date or Multi-asset funds, a difference from the benchmark may be due to a difference in the proportion of stocks to bonds in the fund when compared to the benchmark. Past performance does not indicate how an investment will perform in the future.

### TIAA-CREF

The most up-to-date information about your investment options can be found online at [www.tiaa-cref.org/planinvestmentoptions](http://www.tiaa-cref.org/planinvestmentoptions), enter your plan ID, 101060, and you'll be directed to plan and investment information.

Visit [tiaa-cref.org](http://tiaa-cref.org) for information and resources to help you make informed decisions. To request additional plan information or a paper copy of information available online, free of charge, contact TIAA-CREF at 800 842-2252 or write to us at TIAA-CREF, P.O. Box 1259, Charlotte, NC, 28201.

Table 1 – Variable Return Investments as of December 31, 2011

TIAA-CREF				Average Annual Total Returns/Benchmark				Total Annual Operating Expenses					
Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	1 yr.	5 yr.	10 yr.	Since Inception	Gross		Net		Shareholder Type Fees	Restrictions
								%	Per \$1000	%	Per \$1000		
Equities													
Mutual Fund													
TIAA-CREF International Equity Fund Retirement	Foreign Large Blend	TRERX	10/01/2002	-23.78%	-6.39%	3.90%	2.29%	0.78%	7.80	0.78%	7.80	Redemption Fee: 2.00% if held < 60 days	Round Trip: You cannot exchange into the fund within 30 days of exchanging out of the fund.
MSCI EAFE Index				-12.14%	-4.72%	4.70%	2.13%	Contractual Cap		Exp: 02/29/2012			
TIAA-CREF International Equity Index Fund Retirement	Foreign Large Blend	TRIEX	10/01/2002	-12.31%	-4.88%	N/A	7.36%	0.35%	3.50	0.35%	3.50	Redemption Fee: 2.00% if held < 60 days	Round Trip: You cannot exchange into the fund within 30 days of exchanging out of the fund.
MSCI EAFE Index				-12.14%	-4.72%	N/A	7.75%	Contractual Cap		Exp: 02/29/2012			

TIAA-CREF				Average Annual Total Returns/Benchmark				Total Annual Operating Expenses					
Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	1 yr.	5 yr.	10 yr.	Since Inception	Gross		Net		Shareholder Type Fees	Restrictions
								%	Per \$1000	%	Per \$1000		
TIAA-CREF Equity Index Fund Retirement	Large Blend	TIQRX	03/31/2006	0.69%	-0.27%	3.32%	1.59%	0.33%	3.30	0.33%	3.30		Round Trip: You cannot exchange into the fund within 30 days of exchanging out of the fund.
<i>Russell 3000 Index</i>				1.03%	-0.01%	3.51%	1.80%	Contractual Cap		Exp: 02/29/2012			
TIAA-CREF Growth & Income Fund Retirement	Large Blend	TRGIX	10/01/2002	2.79%	2.48%	3.88%	1.87%	0.73%	7.30	0.73%	7.30		Round Trip: You cannot exchange into the fund within 30 days of exchanging out of the fund.
<i>S&amp;P 500 Index</i>				2.11%	-0.25%	2.92%	1.08%	Contractual Cap		Exp: 02/29/2012			
TIAA-CREF S&P 500 Index Fund Retirement	Large Blend	TRSPX	10/01/2002	1.75%	-0.53%	N/A	6.08%	0.33%	3.30	0.33%	3.30		Round Trip: You cannot exchange into the fund within 30 days of exchanging out of the fund.
<i>S&amp;P 500 Index</i>				2.11%	-0.25%	N/A	6.46%	Contractual Cap		Exp: 02/29/2012			
TIAA-CREF Social Choice Equity Fund Retirement	Large Blend	TRSCX	10/01/2002	-0.26%	0.12%	3.45%	1.58%	0.45%	4.50	0.45%	4.50		Round Trip: You cannot exchange into the fund within 30 days of exchanging out of the fund.
<i>Russell 3000 Index</i>				1.03%	-0.01%	3.51%	1.80%	Contractual Cap		Exp: 02/29/2012			
TIAA-CREF Large-Cap Growth Fund Retirement	Large Growth	TILRX	03/31/2006	1.43%	1.93%	N/A	2.00%	0.75%	7.50	0.75%	7.50		Round Trip: You cannot exchange into the fund within 30 days of exchanging out of the fund.
<i>Russell 1000 Growth Index</i>				2.64%	2.50%	N/A	3.18%	Contractual Cap		Exp: 02/29/2012			
TIAA-CREF Large-Cap Growth Index Fund Retirement	Large Growth	TRIRX	10/01/2002	2.31%	2.17%	N/A	6.44%	0.34%	3.40	0.34%	3.40		Round Trip: You cannot exchange into the fund within 30 days of exchanging out of the fund.
<i>Russell 1000 Growth Index</i>				2.64%	2.50%	N/A	6.86%	Contractual Cap		Exp: 02/29/2012			
TIAA-CREF Large-Cap Value Fund Retirement	Large Value	TRLCX	10/01/2002	-5.88%	-2.81%	N/A	7.00%	0.74%	7.40	0.74%	7.40		Round Trip: You cannot exchange into the fund within 30 days of exchanging out of the fund.
<i>Russell 1000 Value Index</i>				0.39%	-2.64%	N/A	6.73%	Contractual Cap		Exp: 02/29/2012			

TIAA-CREF				Average Annual Total Returns/Benchmark				Total Annual Operating Expenses					
Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	1 yr.	5 yr.	10 yr.	Since Inception	Gross		Net		Shareholder Type Fees	Restrictions
								%	Per \$1000	%	Per \$1000		
TIAA-CREF Large-Cap Value Index Fund Retirement  <i>Russell 1000 Value Index</i>	Large Value	TRCVX	10/01/2002	0.05%	-2.89%	N/A	6.35%	0.34%	3.40	0.34%	3.40		Round Trip: You cannot exchange into the fund within 30 days of exchanging out of the fund.
				0.39%	-2.64%	N/A	6.73%	Contractual Cap		Exp: 02/29/2012			
TIAA-CREF Mid-Cap Growth Fund Retirement  <i>Russell Midcap Growth Index</i>	Mid-Cap Growth	TRGMX	10/01/2002	-5.46%	2.19%	N/A	9.83%	0.77%	7.70	0.77%	7.70		Round Trip: You cannot exchange into the fund within 30 days of exchanging out of the fund.
				-1.65%	2.44%	N/A	10.23%	Contractual Cap		Exp: 02/29/2012			
TIAA-CREF Mid-Cap Value Fund Retirement  <i>Russell Midcap Value Index</i>	Mid-Cap Value	TRVRX	10/01/2002	-2.41%	0.32%	N/A	10.73%	0.74%	7.40	0.74%	7.40		Round Trip: You cannot exchange into the fund within 30 days of exchanging out of the fund.
				-1.38%	0.04%	N/A	10.01%	Contractual Cap		Exp: 02/29/2012			
TIAA-CREF Real Estate Securities Fund Retirement  <i>FTSE NAREIT All Equity REITs Index</i>	Real Estate	TRRSX	10/01/2002	6.68%	-2.42%	N/A	10.09%	0.83%	8.30	0.82%	8.20		Round Trip: You cannot exchange into the fund within 30 days of exchanging out of the fund.
				8.28%	-1.42%	N/A	10.70%	Contractual Cap		Exp: 09/30/2012			
TIAA-CREF Small-Cap Blend Index Fund Retirement  <i>Russell 2000 Index</i>	Small Blend	TRBIX	10/01/2002	-4.39%	-0.06%	N/A	8.93%	0.43%	4.30	0.42%	4.20	Redemption Fee: 2.00% if held < 60 days	Round Trip: You cannot exchange into the fund within 30 days of exchanging out of the fund.
				-4.18%	0.15%	N/A	9.27%	Contractual Cap		Exp: 02/29/2012			
TIAA-CREF Small-Cap Equity Fund Retirement  <i>Russell 2000 Index</i>	Small Blend	TRSEX	10/01/2002	-4.16%	-0.62%	N/A	8.78%	0.82%	8.20	0.82%	8.20	Redemption Fee: 2.00% if held < 60 days	Round Trip: You cannot exchange into the fund within 30 days of exchanging out of the fund.
				-4.18%	0.15%	N/A	9.27%	Contractual Cap		Exp: 02/29/2012			
Variable Annuity													
CREF Equity Index Account  <i>Russell 3000 Index</i>	Large Blend	CEQX#	04/29/1994	0.66%	-0.39%	3.11%	7.70%	0.42%	4.20	0.42%	4.20		Round Trip: If a round trip is made within 60 days, exchanges into the same account will be restricted for 90 days.
				1.03%	-0.01%	3.51%	8.05%						

TIAA-CREF				Average Annual Total Returns/Benchmark				Total Annual Operating Expenses					
Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	1 yr.	5 yr.	10 yr.	Since Inception	Gross		Net		Shareholder Type Fees	Restrictions
								%	Per \$1000	%	Per \$1000		
CREF Stock Account	Large Blend	CSTK#	08/01/1952	-4.94%	-1.10%	3.49%	9.58%	0.47%	4.70	0.47%	4.70		Round Trip: If a round trip is made within 60 days, exchanges into the same account will be restricted for 90 days.
Russell 3000 Index				1.03%	-0.01%	3.51%	N/A						
CREF Growth Account	Large Growth	CGRW#	04/29/1994	1.19%	2.23%	1.66%	6.19%	0.45%	4.50	0.45%	4.50		Round Trip: If a round trip is made within 60 days, exchanges into the same account will be restricted for 90 days.
Russell 1000 Growth Index				2.64%	2.50%	2.60%	7.29%						
CREF Global Equities Account	World Stock	CGLB#	05/01/1992	-7.74%	-2.65%	3.08%	6.45%	0.49%	4.90	0.49%	4.90		Round Trip: If a round trip is made within 60 days, exchanges into the same account will be restricted for 90 days.
MSCI World Index				-5.54%	-2.37%	3.59%	6.29%						
Fixed Income													
Mutual Fund													
TIAA-CREF High-Yield Fund Retirement	High Yield Bond	TIHRX	03/31/2006	5.88%	7.30%	N/A	7.40%	0.65%	6.50	0.65%	6.50	Redemption Fee: 2.00% if held < 60 days	Round Trip: You cannot exchange into the fund within 30 days of exchanging out of the fund.
BofA Merrill Lynch BB-B U.S. Cash Pay High Yield Constrained Index				5.43%	6.85%	N/A	7.17%						
TIAA-CREF Inflation-Linked Bond Fund Retirement	Inflation-Protected Bond	TIKRX	03/31/2006	13.05%	7.33%	N/A	6.13%	0.54%	5.40	0.54%	5.40		Round Trip: You cannot exchange into the fund within 30 days of exchanging out of the fund.
Barclays U.S. Treasury Inflation Protected Securities (TIPS) Index (Series-L)				13.56%	7.95%	N/A	6.55%						
TIAA-CREF Bond Fund Retirement	Intermediate-Term Bond	TIDRX	03/31/2006	6.60%	5.60%	5.34%	5.89%	0.58%	5.80	0.58%	5.80		Round Trip: You cannot exchange into the fund within 30 days of exchanging out of the fund.
Barclays U.S. Aggregate Bond Index				7.84%	6.50%	5.78%	6.27%						

TIAA-CREF				Average Annual Total Returns/Benchmark				Total Annual Operating Expenses					
Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	1 yr.	5 yr.	10 yr.	Since Inception	Gross		Net		Shareholder Type Fees	Restrictions
								%	Per \$1000	%	Per \$1000		
TIAA-CREF Bond Plus Fund Retirement  <i>Barclays U.S. Aggregate Bond Index</i>	Intermediate-Term Bond	TCBRX	03/31/2006	6.58%	5.28%	N/A	5.41%	0.62%	6.20	0.60%	6.00		Round Trip: You cannot exchange into the fund within 30 days of exchanging out of the fund.
				7.84%	6.50%	N/A	6.53%	Contractual Cap		Exp: 09/30/2012			
TIAA-CREF Short-Term Bond Fund Retirement  <i>Barclays U.S. 1-5 Year Government/Credit Bond Index</i>	Short-Term Bond	TISRX	03/31/2006	2.36%	3.93%	N/A	4.08%	0.57%	5.70	0.55%	5.50		Round Trip: You cannot exchange into the fund within 30 days of exchanging out of the fund.
				3.14%	4.84%	N/A	4.92%	Contractual Cap		Exp: 09/30/2012			
Variable Annuity													
CREF Inflation-Linked Bond Account  <i>Barclays U.S. Treasury Inflation Protected Securities (TIPS) Index (Series-L)</i>	Inflation-Protected Bond	CILB#	05/01/1997	13.16%	7.45%	7.10%	6.78%	0.44%	4.40	0.44%	4.40		Round Trip: If a round trip is made within 60 days, exchanges into the same account will be restricted for 90 days.
				13.56%	7.95%	7.57%	7.20%						
CREF Bond Market Account  <i>Barclays U.S. Aggregate Bond Index</i>	Intermediate-Term Bond	CBND#	03/01/1990	6.96%	5.56%	5.26%	6.76%	0.44%	4.40	0.44%	4.40		Round Trip: If a round trip is made within 60 days, exchanges into the same account will be restricted for 90 days.
				7.84%	6.50%	5.78%	7.14%						
Money Market													
Mutual Fund													
TIAA-CREF Money Market Fund Retirement  7-day current annualized yield 0.00% as of 12/27/2011 7-day effective annualized yield 0.00% as of 12/27/2011 <i>iMoneyNet Money Fund Report Averages-All Taxable</i>	Money Market - Taxable	TIEXX	03/31/2006	0.00%	1.55%	1.99%	2.64%	0.40%	4.00	0.40%	4.00		
				0.02%	1.38%	1.67%	2.27%	Contractual Cap		Exp: 09/30/2012			
Variable Annuity													

TIAA-CREF				Average Annual Total Returns/Benchmark				Total Annual Operating Expenses						
								Gross		Net				
Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	1 yr.	5 yr.	10 yr.	Since Inception	%	Per \$1000	%	Per \$1000	Shareholder Type Fees	Restrictions	
CREF Money Market Account	Money Market - Taxable	CMMMA#	04/01/1988											
7-day current annualized yield 0.00% as of 12/27/2011														
7-day effective annualized yield 0.00% as of 12/27/2011														
iMoneyNet Money Fund Report Averages-All Taxable				0.02%	1.38%	1.67%	3.72%							
Multi-Asset														
Mutual Fund														
TIAA-CREF Lifecycle Retirement Income Fund Retirement	Retirement Income	TLIRX	11/30/2007	2.41%	N/A	N/A	1.98%	0.91%	9.10	0.63%	6.30		Round Trip: You cannot exchange into the fund within 30 days of exchanging out of the fund.	
Barclays U.S. Aggregate Bond Index				7.84%	N/A	N/A	6.32%	Contractual Waiver		Exp: 09/30/2012				
TIAA-CREF Lifecycle 2010 Fund Retirement	Target Date 2000-2010	TCLEX	10/15/2004	1.48%	2.43%	N/A	4.33%	0.84%	8.40	0.64%	6.40		Round Trip: You cannot exchange into the fund within 30 days of exchanging out of the fund.	
Barclays U.S. Aggregate Bond Index				7.84%	6.50%	N/A	5.49%	Contractual Waiver		Exp: 09/30/2012				
TIAA-CREF Lifecycle 2015 Fund Retirement	Target Date 2011-2015	TCLIX	10/15/2004	0.46%	1.83%	N/A	4.18%	0.86%	8.60	0.66%	6.60		Round Trip: You cannot exchange into the fund within 30 days of exchanging out of the fund.	
Russell 3000 Index				1.03%	-0.01%	N/A	4.34%	Contractual Waiver		Exp: 09/30/2012				
TIAA-CREF Lifecycle 2020 Fund Retirement	Target Date 2016-2020	TCLTX	10/15/2004	-0.52%	1.07%	N/A	3.87%	0.87%	8.70	0.67%	6.70		Round Trip: You cannot exchange into the fund within 30 days of exchanging out of the fund.	
Russell 3000 Index				1.03%	-0.01%	N/A	4.34%	Contractual Waiver		Exp: 09/30/2012				
TIAA-CREF Lifecycle 2025 Fund Retirement	Target Date 2021-2025	TCLFX	10/15/2004	-1.56%	0.37%	N/A	3.57%	0.88%	8.80	0.68%	6.80		Round Trip: You cannot exchange into the fund within 30 days of exchanging out of the fund.	
Russell 3000 Index				1.03%	-0.01%	N/A	4.34%	Contractual Waiver		Exp: 09/30/2012				

TIAA-CREF				Average Annual Total Returns/Benchmark				Total Annual Operating Expenses					
								Gross		Net			
Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	1 yr.	5 yr.	10 yr.	Since Inception	%	Per \$1000	%	Per \$1000	Shareholder Type Fees	Restrictions
TIAA-CREF Lifecycle 2030 Fund Retirement	Target Date 2026-2030	TCLNX	10/15/2004	-2.61%	-0.40%	N/A	3.17%	0.89%	8.90	0.69%	6.90		Round Trip: You cannot exchange into the fund within 30 days of exchanging out of the fund.
Russell 3000 Index				1.03%	-0.01%	N/A	4.34%	Contractual Waiver		Exp: 09/30/2012			
TIAA-CREF Lifecycle 2035 Fund Retirement	Target Date 2031-2035	TCLRXX	10/15/2004	-3.55%	-0.70%	N/A	3.15%	0.90%	9.00	0.70%	7.00		Round Trip: You cannot exchange into the fund within 30 days of exchanging out of the fund.
Russell 3000 Index				1.03%	-0.01%	N/A	4.34%	Contractual Waiver		Exp: 09/30/2012			
TIAA-CREF Lifecycle 2040 Fund Retirement	Target Date 2036-2040	TCLOX	10/15/2004	-3.87%	-0.61%	N/A	3.41%	0.90%	9.00	0.70%	7.00		Round Trip: You cannot exchange into the fund within 30 days of exchanging out of the fund.
Russell 3000 Index				1.03%	-0.01%	N/A	4.34%	Contractual Waiver		Exp: 09/30/2012			
TIAA-CREF Lifecycle 2045 Fund Retirement	Target Date 2041-2045	TTFRX	11/30/2007	-3.88%	N/A	N/A	-3.48%	0.95%	9.50	0.71%	7.10		Round Trip: You cannot exchange into the fund within 30 days of exchanging out of the fund.
Russell 3000 Index				1.03%	N/A	N/A	-1.38%	Contractual Waiver		Exp: 09/30/2012			
TIAA-CREF Lifecycle 2050 Fund Retirement	Target Date 2050+	TLFRX	11/30/2007	-3.80%	N/A	N/A	-3.53%	0.99%	9.90	0.71%	7.10		Round Trip: You cannot exchange into the fund within 30 days of exchanging out of the fund.
Russell 3000 Index				1.03%	N/A	N/A	-1.38%	Contractual Waiver		Exp: 09/30/2012			
TIAA-CREF Lifecycle 2055 Fund Retirement	Target Date 2050+	TTRLX	04/29/2011	N/A	N/A	N/A	-11.56%	1.54%	15.40	0.72%	7.20		Round Trip: You cannot exchange into the fund within 30 days of exchanging out of the fund.
Russell 3000 Index				N/A	N/A	N/A	-7.78%	Contractual Waiver		Exp: 09/30/2012			
Variable Annuity													
CREF Social Choice Account	Moderate Allocation	CSCL#	03/01/1990	1.82%	2.29%	4.36%	8.23%	0.43%	4.30	0.43%	4.30		Round Trip: If a round trip is made within 60 days, exchanges into the same account will be restricted for 90 days.
Russell 3000 Index				1.03%	-0.01%	3.51%	8.74%						
Real Estate													



TIAA-CREF				Average Annual Total Returns/Benchmark				Total Annual Operating Expenses					
Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	1 yr.	5 yr.	10 yr.	Since Inception	Gross		Net		Shareholder Type Fees	Restrictions
								%	Per \$1000	%	Per \$1000		
Variable Annuity													
TIAA Real Estate Account	N/A	TREA#	10/02/1995	12.99%	-1.98%	3.95%	N/A	1.01%	10.10	1.01%	10.10		Transfers out: Limit 1 per quarter. Limitations may apply to any transaction resulting in a balance > \$150,000.
S&P 500 Index				2.11%	-0.25%	2.92%	N/A						

## Fidelity

To request additional plan information from this service provider or a paper copy of information available online, free of charge, contact:

Mail:

Fidelity Investments, PO Box # 770003,

Cincinnati, OH 45277-0065

Phone: 800-343-0860.

Web site: <http://mv.participantdisclosure.com> (Password: 56444)

Table 1 – Variable Return Investments as of December 31, 2011

Fidelity				Average Annual Total Returns/Benchmark				Total Annual Operating Expenses					
								Gross		Net		Shareholder Type Fees	Restrictions
Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	1 yr.	5 yr.	10 yr.	Since Inception	%	Per \$1000	%	Per \$1000		
Allocation													
Mutual Fund													
Fidelity Asset Manager 85%	Aggressive Allocation	FAMRX	09/24/1999	-6.10%	0.12%	2.68%	N/A	0.84%	8.4	0.84%	8.4		
Morningstar Aggressive Target Risk				-3.62%	0.39%	5.61%	N/A						
Fidelity Four-in-One Index	Aggressive Allocation	FFNOX	06/29/1999	-1.39%	0.04%	4.08%	N/A	0.23%	2.3	0.21%	2.1		
Morningstar Aggressive Target Risk				-3.62%	0.39%	5.61%	N/A						
Fidelity Asset Manager 20%	Conservative Allocation	FASIX	10/01/1992	2.63%	3.74%	5.19%	N/A	0.56%	5.6	0.56%	5.6		

Fidelity				Average Annual Total Returns/Benchmark				Total Annual Operating Expenses					
Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	1 yr.	5 yr.	10 yr.	Since Inception	Gross		Net		Shareholder Type Fees	Restrictions
								%	Per \$1000	%	Per \$1000		
Morningstar Moderately Cons Target Risk				2.51%	4.03%	5.76%	N/A						
Fidelity Asset Manager 30%	Conservative Allocation	FTANX	10/09/2007	1.69%	N/A	N/A	N/A	0.62%	6.2	0.62%	6.2		
Morningstar Moderately Cons Target Risk				2.51%	4.03%	5.76%	N/A						
Fidelity Asset Manager 40%	Conservative Allocation	FFANX	10/09/2007	0.49%	N/A	N/A	N/A	0.65%	6.5	0.65%	6.5		
Morningstar Moderately Cons Target Risk				2.51%	4.03%	5.76%	N/A						
Fidelity Strategic Real Return	Conservative Allocation	FSRRX	09/07/2005	1.68%	3.42%	N/A	N/A	0.76%	7.6	0.76%	7.6	Redemption Fee: 0.75% if held < 60 days'	
Morningstar Moderately Cons Target Risk				2.51%	4.03%	5.76%	N/A						
Fidelity Asset Manager 50%	Moderate Allocation	FASMX	12/28/1988	-0.65%	2.54%	3.87%	N/A	0.71%	7.1	0.71%	7.1		
Morningstar Moderately Aggr Target Risk				-1.98%	1.66%	5.88%	N/A						
Fidelity Asset Manager 60%	Moderate Allocation	FSANX	10/09/2007	-2.16%	N/A	N/A	N/A	0.83%	8.3	0.83%	8.3		
Morningstar Moderately Aggr Target Risk				-1.98%	1.66%	5.88%	N/A						
Fidelity Asset Manager 70%	Moderate Allocation	FASGX	12/30/1991	-3.75%	1.07%	2.98%	N/A	0.80%	8	0.80%	8		
Morningstar Moderately Aggr Target Risk				-1.98%	1.66%	5.88%	N/A						
Fidelity Balanced	Moderate Allocation	FBALX	11/06/1986	1.68%	2.09%	5.96%	N/A	0.61%	6.1	0.61%	6.1		
Morningstar Moderately Aggr Target Risk				-1.98%	1.66%	5.88%	N/A						
Fidelity Puritan	Moderate Allocation	FPURX	04/16/1947	0.67%	1.81%	4.92%	N/A	0.60%	6	0.60%	6		
Morningstar Moderately Aggr Target Risk				-1.98%	1.66%	5.88%	N/A						
Fidelity Freedom Income	Retirement Income	FFFAX	10/17/1996	2.02%	3.27%	3.73%	N/A	0.46%	4.6	0.46%	4.6		
Morningstar Lifetime Moderate Income				4.00%	4.86%	6.54%	N/A						
Fidelity Freedom 2000	Target Date 2000-2010	FFFBX	10/17/1996	2.01%	3.03%	3.75%	N/A	0.47%	4.7	0.47%	4.7		
Morningstar Lifetime Moderate 2010				3.53%	4.37%	6.87%	N/A						
Fidelity Freedom 2005	Target Date 2000-2010	FFVFX	11/06/2003	0.18%	2.07%	N/A	N/A	0.58%	5.8	0.58%	5.8		
Morningstar Lifetime Moderate 2010				3.53%	4.37%	6.87%	N/A						
Fidelity Freedom 2010	Target Date 2000-2010	FFFCX	10/17/1996	-0.28%	2.20%	4.23%	N/A	0.62%	6.2	0.62%	6.2		
Morningstar Lifetime Moderate 2010				3.53%	4.37%	6.87%	N/A						

Fidelity				Average Annual Total Returns/Benchmark				Total Annual Operating Expenses					
								Gross		Net			
Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	1 yr.	5 yr.	10 yr.	Since Inception	%	Per \$1000	%	Per \$1000	Shareholder Type Fees	Restrictions
Fidelity Freedom 2015 <i>Morningstar Lifetime Moderate 2015</i>	Target Date 2011-2015	FFVFX	11/06/2003	-0.34% 2.84%	1.90% 3.85%	N/A 6.89%	N/A N/A	0.63%	6.3	0.63%	6.3		
Fidelity Freedom 2020 <i>Morningstar Lifetime Moderate 2020</i>	Target Date 2016-2020	FFFDX	10/17/1996	-1.36% 1.70%	1.13% 3.10%	4.15% 6.84%	N/A N/A	0.69%	6.9	0.69%	6.9		
Fidelity Freedom 2025 <i>Morningstar Lifetime Moderate 2025</i>	Target Date 2021-2025	FFTWX	11/06/2003	-2.65% 0.21%	0.76% 2.26%	N/A 6.71%	N/A N/A	0.73%	7.3	0.73%	7.3		
Fidelity Freedom 2030 <i>Morningstar Lifetime Moderate 2030</i>	Target Date 2026-2030	FFFEX	10/17/1996	-3.15% -1.24%	-0.12% 1.56%	3.66% 6.58%	N/A N/A	0.75%	7.5	0.75%	7.5		
Fidelity Freedom 2035 <i>Morningstar Lifetime Moderate 2035</i>	Target Date 2031-2035	FFTHX	11/06/2003	-4.59% -2.29%	-0.51% 1.17%	N/A 6.53%	N/A N/A	0.77%	7.7	0.77%	7.7		
Fidelity Freedom 2040 <i>Morningstar Lifetime Moderate 2040</i>	Target Date 2036-2040	FFFFX	09/06/2000	-4.63% -2.85%	-0.76% 1.03%	3.40% 6.57%	N/A N/A	0.78%	7.8	0.78%	7.8		
Fidelity Freedom 2045 <i>Morningstar Lifetime Moderate 2045</i>	Target Date 2041-2045	FFFGX	06/01/2006	-5.02% -3.19%	-0.84% 0.98%	N/A 6.65%	N/A N/A	0.79%	7.9	0.79%	7.9		
Fidelity Global Balanced <i>MSCI World NR USD</i>	World Allocation	FGBLX	02/01/1993	-2.49% -5.54%	3.25% -2.37%	7.26% 3.62%	N/A N/A	1.06%	10.6	1.06%	10.6	Redemption Fee: 1.00% if held < 30 days'	
Fidelity Global Strategies <i>MSCI World NR USD</i>	World Allocation	FDYSX	10/31/2007	-5.30% -5.54%	N/A -2.37%	N/A 3.62%	N/A N/A	1.13%	11.3	0.99%	9.9	Contractual Waiver Exp: 07/01/2012	
Equities													
Mutual Fund													
Fidelity China Region <i>Russell China TR USD</i>	China Region	FHKCX	11/01/1995	-20.35% -20.81%	4.65% 2.64%	9.89% 15.60%	N/A N/A	1.06%	10.6	1.06%	10.6	Redemption Fee: 1.50% if held < 90 days'	
Fidelity Select Communications Equip <i>DJ US Telecom TR USD</i>	Communications	FSDCX	06/29/1990	-16.68% 3.97%	1.68% -0.15%	1.64% 0.84%	N/A N/A	0.91%	9.1	0.91%	9.1	Redemption Fee: 0.75% if held < 30 days'	
Fidelity Select Multimedia	Communications	FBMPX	06/30/1986	1.83%	1.73%	5.60%	N/A	0.94%	9.4	0.94%	9.4	Redemption Fee: 0.75% if	

Fidelity				Average Annual Total Returns/Benchmark				Total Annual Operating Expenses					
Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	1 yr.	5 yr.	10 yr.	Since Inception	Gross		Net		Shareholder Type Fees	Restrictions
								%	Per \$1000	%	Per \$1000		
DJ US Telecom TR USD				3.97%	-0.15%	0.84%	N/A	Voluntary Waiver				held < 30 days'	
Fidelity Select Telecommunications	Communications	FSTCX	07/29/1985	-4.24%	-0.55%	3.07%	N/A	0.92%	9.2	0.92%	9.2	Redemption Fee: 0.75% if held < 30 days'	
DJ US Telecom TR USD				3.97%	-0.15%	0.84%	N/A						
Fidelity Select Wireless	Communications	FWRLX	09/21/2000	-0.96%	3.10%	4.78%	N/A	0.92%	9.2	0.92%	9.2	Redemption Fee: 0.75% if held < 30 days'	
DJ US Telecom TR USD				3.97%	-0.15%	0.84%	N/A						
Fidelity EMEA	Diversified Emerging Mkts	FEMEX	05/08/2008	-15.34%	N/A	N/A	N/A	1.46%	14.6	1.46%	14.6	Redemption Fee: 1.50% if held < 90 days'	
MSCI EM NR USD				-18.42%	2.40%	13.86%	N/A						
Fidelity Emerging Markets	Diversified Emerging Mkts	FEMKX	11/01/1990	-21.04%	-1.37%	11.83%	N/A	1.14%	11.4	1.14%	11.4	Redemption Fee: 1.50% if held < 90 days'	
MSCI EM NR USD				-18.42%	2.40%	13.86%	N/A	Contractual Cap					
Fidelity Pacific Basin	Diversified Pacific/Asia	FPBFX	10/01/1986	-17.01%	-0.55%	8.12%	N/A	1.07%	10.7	1.07%	10.7	Redemption Fee: 1.50% if held < 90 days'	
MSCI Pacific NR USD				-13.74%	-3.63%	5.51%	N/A						
Fidelity Select Energy	Equity Energy	FSENX	07/14/1981	-4.85%	2.20%	10.74%	N/A	0.85%	8.5	0.85%	8.5	Redemption Fee: 0.75% if held < 30 days'	
S&P 1500 Energy TR				3.92%	4.86%	11.98%	N/A	Voluntary Waiver					
Fidelity Select Energy Service	Equity Energy	FSESX	12/16/1985	-12.56%	0.70%	9.60%	N/A	0.85%	8.5	0.85%	8.5	Redemption Fee: 0.75% if held < 30 days'	
S&P 1500 Energy TR				3.92%	4.86%	11.98%	N/A	Voluntary Waiver					
Fidelity Select Natural Gas	Equity Energy	FSNGX	04/21/1993	-7.67%	-1.26%	8.93%	N/A	0.89%	8.9	0.89%	8.9	Redemption Fee: 0.75% if held < 30 days'	
S&P 1500 Energy TR				3.92%	4.86%	11.98%	N/A	Voluntary Waiver					
Fidelity Select Gold	Equity Precious Metals	FSAGX	12/16/1985	-16.34%	9.17%	18.28%	N/A	0.91%	9.1	0.90%	9	Redemption Fee: 0.75% if held < 30 days'	
MSCI World/Metals&Mining USD				-28.82%	-0.98%	11.86%	N/A						
Fidelity Europe	Europe Stock	FIEUX	10/01/1986	-16.76%	-4.96%	4.94%	N/A	1.12%	11.2	1.12%	11.2	Redemption Fee: 1.00% if held < 30 days'	
MSCI Europe NR USD				-11.06%	-5.20%	4.35%	N/A						
Fidelity Europe Capital Appreciation	Europe Stock	FECAX	12/21/1993	-16.91%	-6.01%	4.57%	N/A	1.03%	10.3	1.03%	10.3	Redemption Fee: 1.00% if	

Fidelity				Average Annual Total Returns/Benchmark				Total Annual Operating Expenses					
Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	1 yr.	5 yr.	10 yr.	Since Inception	Gross		Net		Shareholder Type Fees	Restrictions
								%	Per \$1000	%	Per \$1000		
MSCI Europe NR USD				-11.06%	-5.20%	4.35%	N/A					held < 30 days'	
Fidelity Nordic	Europe Stock	FNORX	11/01/1995	-20.33%	-4.21%	7.00%	N/A	1.12%	11.2	1.12%	11.2	Redemption Fee: 1.50% if held < 90 days'	
MSCI Europe NR USD				-11.06%	-5.20%	4.35%	N/A	Voluntary Waiver					
Fidelity Select Banking	Financial	FSRBX	06/30/1986	-13.31%	-11.43%	-1.73%	N/A	0.89%	8.9	0.89%	8.9	Redemption Fee: 0.75% if held < 30 days'	
DJ US Financial TR USD				-12.84%	-14.02%	-2.39%	N/A	Voluntary Waiver					
Fidelity Select Brokerage & Invmt Mgmt	Financial	FSLBX	07/29/1985	-22.84%	-8.17%	2.75%	N/A	0.88%	8.8	0.88%	8.8	Redemption Fee: 0.75% if held < 30 days'	
DJ US Financial TR USD				-12.84%	-14.02%	-2.39%	N/A	Voluntary Waiver					
Fidelity Select Consumer Finance	Financial	FSVLX	12/16/1985	-0.99%	-22.77%	-7.86%	N/A	1.01%	10.1	1.01%	10.1	Redemption Fee: 0.75% if held < 30 days'	
DJ US Financial TR USD				-12.84%	-14.02%	-2.39%	N/A	Voluntary Waiver					
Fidelity Select Financial Services	Financial	FIDSX	12/10/1981	-20.35%	-14.30%	-2.94%	N/A	0.92%	9.2	0.92%	9.2	Redemption Fee: 0.75% if held < 30 days'	
DJ US Financial TR USD				-12.84%	-14.02%	-2.39%	N/A						
Fidelity Select Insurance	Financial	FSPCX	12/16/1985	-5.16%	-6.78%	1.92%	N/A	0.93%	9.3	0.93%	9.3	Redemption Fee: 0.75% if held < 30 days'	
DJ US Financial TR USD				-12.84%	-14.02%	-2.39%	N/A	Voluntary Waiver					
Fidelity Diversified International	Foreign Large Blend	FDIVX	12/27/1991	-13.78%	-4.55%	5.79%	N/A	0.90%	9	0.90%	9	Redemption Fee: 1.00% if held < 30 days'	
MSCI ACWI Ex USA NR USD				-13.71%	-2.92%	6.31%	N/A						
Fidelity International Discovery	Foreign Large Blend	FIGRX	12/31/1986	-15.23%	-4.09%	6.28%	N/A	1.05%	10.5	1.05%	10.5	Redemption Fee: 1.00% if held < 30 days'	
MSCI ACWI Ex USA NR USD				-13.71%	-2.92%	6.31%	N/A						
Fidelity International Enhanced Index	Foreign Large Blend	FIENX	12/20/2007	-12.00%	N/A	N/A	N/A	0.63%	6.3	0.63%	6.3	Redemption Fee: 1.00% if held < 30 days'	
MSCI ACWI Ex USA NR USD				-13.71%	-2.92%	6.31%	N/A						
Fidelity Overseas	Foreign Large Blend	FOSFX	12/04/1984	-15.96%	-6.37%	3.16%	N/A	0.73%	7.3	0.73%	7.3	Redemption Fee: 1.00% if held < 30 days'	
MSCI ACWI Ex USA NR USD				-13.71%	-2.92%	6.31%	N/A						
Fidelity Spartan Intl Idx Advtg	Foreign Large Blend	FSIVX	10/14/2005	-12.12%	-4.62%	N/A	N/A	0.17%	1.7	0.07%	.7	Redemption Fee: 1.00% if held < 90	

Fidelity				Average Annual Total Returns/Benchmark				Total Annual Operating Expenses					
Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	1 yr.	5 yr.	10 yr.	Since Inception	Gross		Net		Shareholder Type Fees	Restrictions
								%	Per \$1000	%	Per \$1000		
MSCI ACWI Ex USA NR USD				-13.71%	-2.92%	6.31%	N/A					days'	
Fidelity Total International Equity	Foreign Large Blend	FTIEX	11/01/2007	-14.13%	N/A	N/A	N/A	1.79%	17.9	1.20%	12	Redemption Fee: 1.00% if held < 30 days'	
MSCI ACWI Ex USA NR USD				-13.71%	-2.92%	6.31%	N/A	Contractual Waiver		Exp: 12/31/2012			
Fidelity Canada	Foreign Large Growth	FICDX	11/17/1987	-12.44%	2.90%	11.83%	N/A	0.94%	9.4	0.94%	9.4	Redemption Fee: 1.50% if held < 90 days'	
MSCI EAFE Growth NR USD				-12.11%	-3.16%	4.27%	N/A						
Fidelity International Capital Apprec	Foreign Large Growth	FIVFX	11/01/1994	-12.77%	-4.03%	4.13%	N/A	1.16%	11.6	1.16%	11.6	Redemption Fee: 1.00% if held < 30 days'	
MSCI EAFE Growth NR USD				-12.11%	-3.16%	4.27%	N/A						
Fidelity International Growth	Foreign Large Growth	FIGFX	11/01/2007	-8.95%	N/A	N/A	N/A	1.90%	19	1.21%	12.1	Redemption Fee: 1.00% if held < 30 days'	
MSCI EAFE Growth NR USD				-12.11%	-3.16%	4.27%	N/A	Contractual Waiver		Exp: 12/31/2012			
Fidelity International Value	Foreign Large Value	FIVLX	05/18/2006	-16.66%	-6.99%	N/A	N/A	1.09%	10.9	1.09%	10.9	Redemption Fee: 1.00% if held < 30 days'	
MSCI EAFE Value NR USD				-12.17%	-6.33%	4.98%	N/A						
Fidelity International Small Cap	Foreign Small/Mid Growth	FISMX	09/18/2002	-15.53%	-1.38%	N/A	N/A	1.44%	14.4	1.44%	14.4	Redemption Fee: 2.00% if held < 90 days'	
MSCI World Ex US NR USD				-12.21%	-4.09%	5.14%	N/A						
Fidelity International Small Cap Opp	Foreign Small/Mid Growth	FSCOX	08/02/2005	-9.56%	-6.94%	N/A	N/A	0.91%	9.1	0.91%	9.1	Redemption Fee: 2.00% if held < 90 days'	
MSCI World Ex US NR USD				-12.21%	-4.09%	5.14%	N/A	Voluntary Waiver					
Fidelity Select Biotechnology	Health	FBIOX	12/16/1985	18.18%	5.83%	2.85%	N/A	0.87%	8.7	0.87%	8.7	Redemption Fee: 0.75% if held < 30 days'	
DJ US Health Care TR USD				11.75%	3.52%	3.13%	N/A	Voluntary Waiver					
Fidelity Select Health Care	Health	FSPHX	07/14/1981	7.82%	4.83%	4.84%	N/A	0.82%	8.2	0.82%	8.2	Redemption Fee: 0.75% if held < 30 days'	
DJ US Health Care TR USD				11.75%	3.52%	3.13%	N/A	Voluntary Waiver					
Fidelity Select Medical Delivery	Health	FSHCX	06/30/1986	10.23%	4.19%	10.00%	N/A	0.89%	8.9	0.89%	8.9	Redemption Fee: 0.75% if held < 30 days'	
DJ US Health Care TR USD				11.75%	3.52%	3.13%	N/A	Voluntary Waiver					
Fidelity Select Medical Equip & Systems	Health	FSMEX	04/28/1998	-3.42%	5.45%	7.91%	N/A	0.86%	8.6	0.86%	8.6	Redemption Fee: 0.75% if held < 30	

Fidelity				Average Annual Total Returns/Benchmark				Total Annual Operating Expenses					
Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	1 yr.	5 yr.	10 yr.	Since Inception	Gross		Net		Shareholder Type Fees	Restrictions
								%	Per \$1000	%	Per \$1000		
DJ US Health Care TR USD				11.75%	3.52%	3.13%	N/A	Voluntary Waiver				days'	
Fidelity Select Pharmaceuticals	Health	FPHAX	06/18/2001	13.70%	7.78%	5.52%	N/A	0.94%	9.4	0.94%	9.4	Redemption Fee: 0.75% if held < 30 days'	
DJ US Health Care TR USD				11.75%	3.52%	3.13%	N/A	Voluntary Waiver					
Fidelity Select Air Transportation	Industrials	FSAIX	12/16/1985	-6.07%	0.26%	5.64%	N/A	0.92%	9.2	0.92%	9.2	Redemption Fee: 0.75% if held < 30 days'	
S&P 1500 Industrials TR				-0.88%	1.11%	3.98%	N/A						
Fidelity Select Defense & Aerospace	Industrials	FSDAX	05/08/1984	7.33%	2.86%	9.68%	N/A	0.88%	8.8	0.88%	8.8	Redemption Fee: 0.75% if held < 30 days'	
S&P 1500 Industrials TR				-0.88%	1.11%	3.98%	N/A						
Fidelity Select Industrial Equipment	Industrials	FSCGX	09/29/1986	-7.69%	2.40%	5.70%	N/A	0.89%	8.9	0.89%	8.9	Redemption Fee: 0.75% if held < 30 days'	
S&P 1500 Industrials TR				-0.88%	1.11%	3.98%	N/A						
Fidelity Select Industrials	Industrials	FCYIX	03/03/1997	-4.88%	4.06%	7.91%	N/A	0.90%	9	0.90%	9	Redemption Fee: 0.75% if held < 30 days'	
S&P 1500 Industrials TR				-0.88%	1.11%	3.98%	N/A						
Fidelity Select Transportation	Industrials	FSRFX	09/29/1986	-5.28%	3.66%	7.96%	N/A	0.90%	9	0.90%	9	Redemption Fee: 0.75% if held < 30 days'	
S&P 1500 Industrials TR				-0.88%	1.11%	3.98%	N/A						
Fidelity Japan	Japan Stock	FJPNX	09/15/1992	-15.85%	-7.30%	2.71%	N/A	0.93%	9.3	0.93%	9.3	Redemption Fee: 1.50% if held < 90 days'	
MSCI Japan NR USD				-14.33%	-6.56%	2.99%	N/A	Voluntary Waiver					
Fidelity Japan Smaller Companies	Japan Stock	FJSCX	11/01/1995	-5.79%	-6.44%	4.68%	N/A	1.09%	10.9	1.09%	10.9	Redemption Fee: 1.50% if held < 90 days'	
MSCI Japan NR USD				-14.33%	-6.56%	2.99%	N/A						
Fidelity	Large Blend	FFIDX	04/30/1930	-2.36%	-0.24%	2.57%	N/A	0.59%	5.9	0.59%	5.9		
Russell 1000 TR USD				1.50%	-0.02%	3.34%	N/A						
Fidelity 130/30 Large Cap	Large Blend	FOTTX	03/31/2008	-3.77%	N/A	N/A	N/A	1.99%	19.9	1.30%	13		
Russell 1000 TR USD				1.50%	-0.02%	3.34%	N/A						
Fidelity Disciplined Equity	Large Blend	FDEQX	12/28/1988	-3.13%	-3.22%	2.21%	N/A	0.59%	5.9	0.59%	5.9		
Russell 1000 TR USD				1.50%	-0.02%	3.34%	N/A						
Fidelity Dividend Growth	Large Blend	FDGFX	04/27/1993	-8.51%	-0.70%	1.76%	N/A	0.93%	9.3	0.93%	9.3		
Russell 1000 TR USD				1.50%	-0.02%	3.34%	N/A						
Fidelity Growth & Income	Large Blend	FGRIX	12/30/1985	1.39%	-6.69%	-1.48%	N/A	0.72%	7.2	0.72%	7.2		

Fidelity				Average Annual Total Returns/Benchmark				Total Annual Operating Expenses					
Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	1 yr.	5 yr.	10 yr.	Since Inception	Gross		Net		Shareholder Type Fees	Restrictions
								%	Per \$1000	%	Per \$1000		
Russell 1000 TR USD				1.50%	-0.02%	3.34%	N/A						
Fidelity Large Cap Core Enhanced Index	Large Blend	FLCEX	04/19/2007	4.73%	N/A	N/A	N/A	0.45%	4.5	0.45%	4.5		
Russell 1000 TR USD				1.50%	-0.02%	3.34%	N/A						
Fidelity Large Cap Stock	Large Blend	FLCSX	06/22/1995	-1.62%	0.78%	2.61%	N/A	0.94%	9.4	0.94%	9.4		
Russell 1000 TR USD				1.50%	-0.02%	3.34%	N/A						
Fidelity Mega Cap Stock	Large Blend	FGRTX	12/28/1998	2.34%	0.26%	2.87%	N/A	0.79%	7.9	0.79%	7.9		
Russell 1000 TR USD				1.50%	-0.02%	3.34%	N/A						
Fidelity Spartan 500 Index Advtg	Large Blend	FUSVX	10/14/2005	2.06%	-0.27%	N/A	N/A	0.07%	.7	0.07%	.7		
Russell 1000 TR USD				1.50%	-0.02%	3.34%	N/A						
Fidelity Spartan Total Mkt Idx Advtg	Large Blend	FSTVX	10/14/2005	1.01%	0.22%	N/A	N/A	0.07%	.7	0.07%	.7	Redemption Fee: 0.50% if held < 90 days'	
Russell 1000 TR USD				1.50%	-0.02%	3.34%	N/A						
Fidelity Value Discovery	Large Blend	FVDFX	12/10/2002	-2.28%	-1.85%	N/A	N/A	0.80%	8	0.80%	8		
Russell 1000 TR USD				1.50%	-0.02%	3.34%	N/A						
Fidelity Blue Chip Growth	Large Growth	FBGRX	12/31/1987	-2.72%	2.98%	2.33%	N/A	0.94%	9.4	0.94%	9.4		
Russell 1000 Growth TR USD				2.64%	2.50%	2.60%	N/A						
Fidelity Capital Appreciation	Large Growth	FDCAX	11/26/1986	-2.67%	-0.02%	4.80%	N/A	0.91%	9.1	0.91%	9.1		
Russell 1000 Growth TR USD				2.64%	2.50%	2.60%	N/A						
Fidelity Contrafund	Large Growth	FCNTX	05/17/1967	-0.12%	2.58%	6.96%	N/A	0.92%	9.2	0.92%	9.2		
Russell 1000 Growth TR USD				2.64%	2.50%	2.60%	N/A						
Fidelity Export & Multinational	Large Growth	FEXPX	10/04/1994	-3.67%	-0.72%	3.98%	N/A	0.83%	8.3	0.83%	8.3	Redemption Fee: 0.75% if held < 30 days'	
Russell 1000 Growth TR USD				2.64%	2.50%	2.60%	N/A						
Fidelity Fifty	Large Growth	FFTYX	09/17/1993	-0.78%	-1.69%	3.93%	N/A	0.71%	7.1	0.71%	7.1		
Russell 1000 Growth TR USD				2.64%	2.50%	2.60%	N/A						
Fidelity Focused Stock	Large Growth	FTQGX	11/12/1996	0.57%	4.14%	2.77%	N/A	0.93%	9.3	0.93%	9.3		
Russell 1000 Growth TR USD				2.64%	2.50%	2.60%	N/A						
Fidelity Growth Company	Large Growth	FDGRX	01/17/1983	0.67%	3.95%	4.76%	N/A	0.89%	8.9	0.89%	8.9		
Russell 1000 Growth TR USD				2.64%	2.50%	2.60%	N/A						
Fidelity Growth Discovery	Large Growth	FDSVX	03/31/1998	0.50%	1.73%	3.52%	N/A	0.63%	6.3	0.63%	6.3		
Russell 1000 Growth TR USD				2.64%	2.50%	2.60%	N/A						
Fidelity Independence	Large Growth	FDFFX	03/25/1983	-10.85%	0.50%	3.99%	N/A	0.92%	9.2	0.92%	9.2		



Fidelity				Average Annual Total Returns/Benchmark				Total Annual Operating Expenses					
Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	1 yr.	5 yr.	10 yr.	Since Inception	Gross		Net		Shareholder Type Fees	Restrictions
								%	Per \$1000	%	Per \$1000		
Russell 1000 Growth TR USD				2.64%	2.50%	2.60%	N/A						
Fidelity Large Cap Growth	Large Growth	FSLGX	11/15/2001	-0.72%	-1.41%	1.29%	N/A	0.87%	8.7	0.87%	8.7		
Russell 1000 Growth TR USD				2.64%	2.50%	2.60%	N/A						
Fidelity Large Cap Growth Enhanced Index	Large Growth	FLGEX	04/19/2007	4.43%	N/A	N/A	N/A	0.45%	4.5	0.45%	4.5		
Russell 1000 Growth TR USD				2.64%	2.50%	2.60%	N/A						
Fidelity Magellan	Large Growth	FMAGX	05/02/1963	-11.55%	-3.34%	-0.14%	N/A	0.60%	6	0.60%	6		
Russell 1000 Growth TR USD				2.64%	2.50%	2.60%	N/A						
Fidelity Nasdaq Composite Index	Large Growth	FNCMX	09/25/2003	-0.96%	2.30%	N/A	N/A	0.58%	5.8	0.35%	3.5	Redemption Fee: 0.75% if held < 90 days'	
Russell 1000 Growth TR USD				2.64%	2.50%	2.60%	N/A	Contractual Waiver		Exp: 01/31/2012			
Fidelity New Millennium	Large Growth	FMILX	12/28/1992	2.52%	3.55%	5.49%	N/A	1.04%	10.4	1.04%	10.4		
Russell 1000 Growth TR USD				2.64%	2.50%	2.60%	N/A						
Fidelity OTC	Large Growth	FOCPX	12/31/1984	-0.42%	5.75%	5.91%	N/A	0.94%	9.4	0.94%	9.4		
Russell 1000 Growth TR USD				2.64%	2.50%	2.60%	N/A						
Fidelity Stock Selector All Cap	Large Growth	FDSSX	09/28/1990	-5.13%	-1.03%	2.58%	N/A	0.80%	8	0.80%	8		
Russell 1000 Growth TR USD				2.64%	2.50%	2.60%	N/A						
Fidelity Trend	Large Growth	FTRNX	06/16/1958	-0.76%	2.55%	4.42%	N/A	0.83%	8.3	0.83%	8.3		
Russell 1000 Growth TR USD				2.64%	2.50%	2.60%	N/A						
Fidelity Blue Chip Value	Large Value	FBCVX	06/17/2003	-8.02%	-5.72%	N/A	N/A	0.75%	7.5	0.75%	7.5		
Russell 1000 Value TR USD				0.39%	-2.64%	3.89%	N/A						
Fidelity Equity-Income	Large Value	FEQIX	05/16/1966	-4.68%	-3.40%	2.47%	N/A	0.69%	6.9	0.69%	6.9		
Russell 1000 Value TR USD				0.39%	-2.64%	3.89%	N/A						
Fidelity Equity-Income II	Large Value	FEQTX	08/21/1990	-2.75%	-2.96%	2.35%	N/A	0.69%	6.9	0.69%	6.9		
Russell 1000 Value TR USD				0.39%	-2.64%	3.89%	N/A						
Fidelity Large Cap Value Enhanced Index	Large Value	FLVEX	04/19/2007	2.46%	N/A	N/A	N/A	0.45%	4.5	0.45%	4.5		
Russell 1000 Value TR USD				0.39%	-2.64%	3.89%	N/A						
Fidelity Stock Selec Lg Cp Val	Large Value	FSLVX	11/15/2001	-0.28%	-4.64%	2.35%	N/A	0.73%	7.3	0.73%	7.3		
Russell 1000 Value TR USD				0.39%	-2.64%	3.89%	N/A						
Fidelity Strategic Dividend & Income	Large Value	FSDIX	12/23/2003	7.30%	0.38%	N/A	N/A	0.86%	8.6	0.86%	8.6		
Russell 1000 Value TR USD				0.39%	-2.64%	3.89%	N/A						
Fidelity Latin America	Latin America Stock	FLATX	04/19/1993	-15.79%	4.15%	17.65%	N/A	1.03%	10.3	1.03%	10.3	Redemption Fee: 1.50% if	

Fidelity				Average Annual Total Returns/Benchmark				Total Annual Operating Expenses					
Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	1 yr.	5 yr.	10 yr.	Since Inception	Gross		Net		Shareholder Type Fees	Restrictions
								%	Per \$1000	%	Per \$1000		
MSCI EM Latin America USD				-21.92%	3.76%	15.19%	N/A					held < 90 days'	
Fidelity Leveraged Company Stock	Mid-Cap Blend	FLVCX	12/19/2000	-10.62%	-0.98%	12.18%	N/A	0.85%	8.5	0.85%	8.5	Redemption Fee: 1.50% if held < 90 days'	
S&P MidCap 400 TR				-1.73%	3.32%	7.04%	N/A						
Fidelity Low-Priced Stock	Mid-Cap Blend	FLPSX	12/27/1989	-0.06%	2.01%	8.61%	N/A	0.83%	8.3	0.83%	8.3	Redemption Fee: 1.50% if held < 90 days'	
S&P MidCap 400 TR				-1.73%	3.32%	7.04%	N/A						
Fidelity Mid Cap Enhanced Index	Mid-Cap Blend	FMEIX	12/20/2007	-1.63%	N/A	N/A	N/A	0.61%	6.1	0.61%	6.1	Redemption Fee: 0.75% if held < 30 days'	
S&P MidCap 400 TR				-1.73%	3.32%	7.04%	N/A						
Fidelity Small Cap Stock	Mid-Cap Blend	FSLCX	03/12/1998	-15.60%	0.75%	5.85%	N/A	1.13%	11.3	1.13%	11.3	Redemption Fee: 2.00% if held < 90 days'	
S&P MidCap 400 TR				-1.73%	3.32%	7.04%	N/A						
Fidelity Spartan Extnd Mkt Idx Advtg	Mid-Cap Blend	FSEVX	10/14/2005	-3.79%	1.88%	N/A	N/A	0.07%	.7	0.07%	.7	Redemption Fee: 0.75% if held < 90 days'	
S&P MidCap 400 TR				-1.73%	3.32%	7.04%	N/A						
Fidelity Value Strategies	Mid-Cap Blend	FSLSX	12/30/1983	-9.29%	-1.19%	4.43%	N/A	0.81%	8.1	0.81%	8.1		
S&P MidCap 400 TR				-1.73%	3.32%	7.04%	N/A						
Fidelity Growth Strategies	Mid-Cap Growth	FDEGX	12/28/1990	-8.95%	-0.76%	-0.19%	N/A	0.78%	7.8	0.78%	7.8	Redemption Fee: 1.50% if held < 90 days'	
Russell Mid Cap Growth TR USD				-1.65%	2.44%	5.29%	N/A						
Fidelity Mid Cap Growth	Mid-Cap Growth	FSMGX	11/15/2001	-8.36%	-2.69%	1.96%	N/A	0.79%	7.9	0.79%	7.9	Redemption Fee: 0.75% if held < 30 days'	
Russell Mid Cap Growth TR USD				-1.65%	2.44%	5.29%	N/A						
Fidelity Mid-Cap Stock	Mid-Cap Growth	FMCSX	03/29/1994	-2.41%	1.18%	4.05%	N/A	0.61%	6.1	0.61%	6.1	Redemption Fee: 0.75% if held < 30 days'	
Russell Mid Cap Growth TR USD				-1.65%	2.44%	5.29%	N/A						
Fidelity Mid Cap Value	Mid-Cap Value	FSMVX	11/15/2001	-4.23%	-0.15%	6.16%	N/A	0.91%	9.1	0.91%	9.1	Redemption Fee: 0.75% if held < 30 days'	
Russell Mid Cap Value TR USD				-1.38%	0.04%	7.67%	N/A						
Fidelity Value	Mid-Cap Value	FDVLX	12/01/1978	-6.71%	-2.12%	5.74%	N/A	0.60%	6	0.60%	6		
Russell Mid Cap Value TR USD				-1.38%	0.04%	7.67%	N/A						

Fidelity				Average Annual Total Returns/Benchmark				Total Annual Operating Expenses					
Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	1 yr.	5 yr.	10 yr.	Since Inception	Gross		Net		Shareholder Type Fees	Restrictions
								%	Per \$1000	%	Per \$1000		
Fidelity Select Automotive <i>Russell 3000 TR USD</i>	Miscellaneous Sector	FSAVX	06/30/1986	-26.16% 1.03%	-1.42% -0.01%	4.07% 3.51%	N/A N/A	0.91%	9.1	0.91%	9.1	Redemption Fee: 0.75% if held < 30 days'	
Fidelity Select Chemicals <i>Russell 3000 TR USD</i>	Miscellaneous Sector	FSCHX	07/29/1985	0.29% 1.03%	9.54% -0.01%	11.69% 3.51%	N/A N/A	0.90%	9	0.90%	9	Redemption Fee: 0.75% if held < 30 days'	
Fidelity Select Construction & Housing <i>Russell 3000 TR USD</i>	Miscellaneous Sector	FSHOX	09/29/1986	2.89% 1.03%	-0.63% -0.01%	6.76% 3.51%	N/A N/A	0.98%	9.8	0.98%	9.8	Redemption Fee: 0.75% if held < 30 days'	
Fidelity Select Envir and Alt Energy <i>Russell 3000 TR USD</i>	Miscellaneous Sector	FSLEX	06/29/1989	-14.30% 1.03%	-2.03% -0.01%	2.37% 3.51%	N/A N/A	1.08%	10.8	1.08%	10.8	Redemption Fee: 0.75% if held < 30 days'	
Fidelity Select IT Services <i>Russell 3000 TR USD</i>	Miscellaneous Sector	FBSOX	02/04/1998	2.25% 1.03%	7.59% -0.01%	6.36% 3.51%	N/A N/A	0.94%	9.4	0.94%	9.4	Redemption Fee: 0.75% if held < 30 days'	
Fidelity Global Cmdty Stk <i>S&amp;P North American Natural Resources TR</i>	Natural Resources	FFGCX	03/25/2009	-18.12% -7.35%	N/A 4.04%	N/A 10.99%	N/A N/A	1.10%	11	1.10%	11	Redemption Fee: 1.00% if held < 30 days'	
Fidelity Select Materials <i>S&amp;P North American Natural Resources TR</i>	Natural Resources	FSDPX	09/29/1986	-8.20% -7.35%	7.32% 4.04%	12.81% 10.99%	N/A N/A	0.88%	8.8	0.88%	8.8	Redemption Fee: 0.75% if held < 30 days'	
Fidelity Select Natural Resources <i>S&amp;P North American Natural Resources TR</i>	Natural Resources	FNARX	03/03/1997	-9.25% -7.35%	3.90% 4.04%	11.51% 10.99%	N/A N/A	0.88%	8.8	0.88%	8.8	Redemption Fee: 0.75% if held < 30 days'	
Fidelity Emerging Asia <i>MSCI AC Far East Ex Japan NR USD</i>	Pacific/Asia ex-Japan Stk	FSEAX	04/19/1993	-16.17% -14.78%	1.38% 3.01%	11.65% 11.03%	N/A N/A	0.78%	7.8	0.78%	7.8	Redemption Fee: 1.50% if held < 90 days'	
Fidelity Small Cap Discovery <i>Russell 2000 TR USD</i>	Small Blend	FSCRX	09/26/2000	0.36% -4.18%	7.14% 0.15%	7.49% 5.62%	N/A N/A	1.08%	10.8	1.08%	10.8	Redemption Fee: 1.50% if held < 90 days'	
Fidelity Small Cap Enhanced Index <i>Russell 2000 TR USD</i>	Small Blend	FCPEX	12/20/2007	-1.07% -4.18%	N/A 0.15%	N/A 5.62%	N/A N/A	0.68%	6.8	0.68%	6.8	Redemption Fee: 1.50% if held < 90 days'	
Fidelity Stock Selector Sm Cp	Small Blend	FDSCX	06/28/1993	-2.59%	-0.40%	4.35%	N/A	0.85%	8.5	0.85%	8.5	Redemption	

Fidelity				Average Annual Total Returns/Benchmark				Total Annual Operating Expenses					
Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	1 yr.	5 yr.	10 yr.	Since Inception	Gross		Net		Shareholder Type Fees	Restrictions
								%	Per \$1000	%	Per \$1000		
Russell 2000 TR USD				-4.18%	0.15%	5.62%	N/A					Fee: 1.50% if held < 90 days'	
Fidelity Small Cap Growth	Small Growth	FCPGX	11/03/2004	-2.83%	2.48%	N/A	N/A	0.95%	9.5	0.95%	9.5	Redemption Fee: 1.50% if held < 90 days'	
Russell 2000 Growth TR USD				-2.91%	2.09%	4.48%	N/A						
Fidelity Small Cap Value	Small Value	FCPVX	11/03/2004	-3.64%	3.02%	N/A	N/A	1.13%	11.3	1.13%	11.3	Redemption Fee: 1.50% if held < 90 days'	
Russell 2000 Value TR USD				-5.50%	-1.87%	6.40%	N/A						
Fidelity Select Computers	Technology	FDCPX	07/29/1985	-4.48%	6.42%	3.55%	N/A	0.89%	8.9	0.89%	8.9	Redemption Fee: 0.75% if held < 30 days'	
Morningstar SEC/Technology TR USD				-0.38%	4.33%	2.88%	N/A						
Fidelity Select Electronics	Technology	FSELX	07/29/1985	-8.49%	0.74%	-0.79%	N/A	0.86%	8.6	0.86%	8.6	Redemption Fee: 0.75% if held < 30 days'	
Morningstar SEC/Technology TR USD				-0.38%	4.33%	2.88%	N/A						
Fidelity Select Software & Comp	Technology	FSCSX	07/29/1985	2.18%	7.07%	6.95%	N/A	0.84%	8.4	0.84%	8.4	Redemption Fee: 0.75% if held < 30 days'	
Morningstar SEC/Technology TR USD				-0.38%	4.33%	2.88%	N/A						
Fidelity Select Technology	Technology	FSPTX	07/14/1981	-9.56%	5.02%	3.68%	N/A	0.85%	8.5	0.85%	8.5	Redemption Fee: 0.75% if held < 30 days'	
Morningstar SEC/Technology TR USD				-0.38%	4.33%	2.88%	N/A						
Fidelity Select Utilities Portfolio	Utilities	FSUTX	12/10/1981	13.09%	1.65%	5.37%	N/A	0.90%	9	0.90%	9	Redemption Fee: 0.75% if held < 30 days'	
DJ Utilities Average TR USD				19.71%	4.44%	8.88%	N/A						
Fidelity Telecom and Utilities	Utilities	FIUIX	11/27/1987	11.87%	1.13%	5.00%	N/A	0.66%	6.6	0.66%	6.6		
DJ Utilities Average TR USD				19.71%	4.44%	8.88%	N/A						
Fidelity Worldwide	World Stock	FWWFX	05/30/1990	-6.73%	-0.13%	5.27%	N/A	1.08%	10.8	1.08%	10.8	Redemption Fee: 1.00% if held < 30 days'	
MSCI World NR USD				-5.54%	-2.37%	3.62%	N/A						
Fidelity Select Consumer Discretionary		FSCPX	06/29/1990	-1.66%	1.33%	3.38%	N/A	0.96%	9.6	0.96%	9.6	Redemption Fee: 0.75% if held < 30 days'	
S&P 1500 Cons Discretionary TR				5.28%	1.85%	4.12%	N/A						
Fidelity Select Consumer Staples		FDFAX	07/29/1985	8.84%	7.44%	8.43%	N/A	0.86%	8.6	0.86%	8.6	Redemption Fee: 0.75% if held < 30 days'	
S&P 1500 Cons Staples TR				14.18%	7.73%	7.33%	N/A	Voluntary Waiver					

Fidelity				Average Annual Total Returns/Benchmark				Total Annual Operating Expenses					
								Gross		Net			
Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	1 yr.	5 yr.	10 yr.	Since Inception	%	Per \$1000	%	Per \$1000	Shareholder Type Fees	Restrictions
Fidelity Select Leisure		FDLSX	05/08/1984	5.85%	6.03%	7.86%	N/A	0.90%	9	0.90%	9	Redemption Fee: 0.75% if held < 30 days'	
S&P 1500 Cons Discretionary TR				5.28%	1.85%	4.12%	N/A	Voluntary Waiver					
Fidelity Select Retailing		FSRPX	12/16/1985	3.36%	6.24%	7.50%	N/A	0.93%	9.3	0.93%	9.3	Redemption Fee: 0.75% if held < 30 days'	
S&P 1500 Cons Discretionary TR				5.28%	1.85%	4.12%	N/A	Voluntary Waiver					
Fixed Income													
Mutual Fund													
Fidelity New Markets Income	Emerging Markets Bond	FNMIX	05/04/1993	7.95%	8.38%	11.94%	N/A	0.89%	8.9	0.89%	8.9	Redemption Fee: 1.00% if held < 90 days'	
JPM EMBI Global TR USD				8.46%	8.08%	11.04%	N/A						
Fidelity Capital & Income	High Yield Bond	FAGIX	11/01/1977	-1.89%	6.93%	9.99%	N/A	0.76%	7.6	0.76%	7.6	Redemption Fee: 1.00% if held < 90 days'	
BofAML US HY Master II TR USD				4.38%	7.34%	8.59%	N/A						
Fidelity Focused High Income	High Yield Bond	FHIFX	09/08/2004	5.88%	5.59%	N/A	N/A	0.81%	8.1	0.81%	8.1	Redemption Fee: 1.00% if held < 90 days'	
BofAML US HY Master II TR USD				4.38%	7.34%	8.59%	N/A						
Fidelity High Income	High Yield Bond	SPHIX	08/29/1990	3.43%	6.82%	8.50%	N/A	0.75%	7.5	0.75%	7.5	Redemption Fee: 1.00% if held < 90 days'	
BofAML US HY Master II TR USD				4.38%	7.34%	8.59%	N/A						
Fidelity Inflation-Protected Bond	Inflation-Protected Bond	FINPX	06/26/2002	12.99%	6.93%	N/A	N/A	0.45%	4.5	0.45%	4.5		
BarCap US Treasury US TIPS TR USD				13.56%	7.95%	7.57%	N/A						
Fidelity GNMA Fund	Intermediate Government	FGMNX	11/08/1985	7.91%	7.14%	5.74%	N/A	0.45%	4.5	0.45%	4.5		
BarCap US Government TR USD				9.02%	6.56%	5.59%	N/A						
Fidelity Government Income	Intermediate Government	FGOVX	04/04/1979	7.88%	6.59%	5.54%	N/A	0.45%	4.5	0.45%	4.5		
BarCap US Government TR USD				9.02%	6.56%	5.59%	N/A						
Fidelity Intermediate Government Inc	Intermediate Government	FSTGX	05/02/1988	5.71%	5.81%	4.84%	N/A	0.45%	4.5	0.45%	4.5		
BarCap US Government TR USD				9.02%	6.56%	5.59%	N/A						
Fidelity Spartan Interm Trs Bd Idx Advtg	Intermediate Government	FIBAX	12/20/2005	13.04%	8.41%	N/A	N/A	0.10%	1	0.10%	1		
BarCap US Government TR USD				9.02%	6.56%	5.59%	N/A						

Fidelity				Average Annual Total Returns/Benchmark				Total Annual Operating Expenses					
Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	1 yr.	5 yr.	10 yr.	Since Inception	Gross		Net		Shareholder Type Fees	Restrictions
								%	Per \$1000	%	Per \$1000		
Fidelity Corporate Bond <i>BarCap US Govt/Credit 5-10 Yr TR USD</i>	Intermediate-Term Bond	FCBFX	05/04/2010	11.09%	N/A	N/A	N/A	0.45%	4.5	0.45%	4.5		
				10.79%	7.84%	6.88%	N/A						
Fidelity Intermediate Bond <i>BarCap US Govt/Credit 5-10 Yr TR USD</i>	Intermediate-Term Bond	FTHRFX	05/23/1975	6.15%	5.53%	5.09%	N/A	0.45%	4.5	0.45%	4.5		
				10.79%	7.84%	6.88%	N/A						
Fidelity Investment Grade Bond <i>BarCap US Govt/Credit 5-10 Yr TR USD</i>	Intermediate-Term Bond	FBNDX	08/06/1971	7.92%	5.35%	5.33%	N/A	0.45%	4.5	0.45%	4.5		
				10.79%	7.84%	6.88%	N/A						
Fidelity Mortgage Secs <i>BarCap US Govt/Credit 5-10 Yr TR USD</i>	Intermediate-Term Bond	FMSFX	12/31/1984	6.52%	4.78%	4.82%	N/A	0.45%	4.5	0.45%	4.5		
				10.79%	7.84%	6.88%	N/A						
Fidelity Total Bond <i>BarCap US Govt/Credit 5-10 Yr TR USD</i>	Intermediate-Term Bond	FTBFX	10/15/2002	7.40%	6.55%	N/A	N/A	0.45%	4.5	0.45%	4.5		
				10.79%	7.84%	6.88%	N/A						
Fidelity Spartan L/T Tr Bd Idx Fid Advt <i>BarCap US Government Long TR USD</i>	Long Government	FLBAX	12/20/2005	29.50%	10.83%	N/A	N/A	0.10%	1	0.10%	1		
				29.15%	10.79%	8.94%	N/A						
Fidelity Strategic Income <i>BarCap US Universal TR USD</i>	Multisector Bond	FSICX	05/01/1998	4.64%	7.20%	8.41%	N/A	0.71%	7.1	0.71%	7.1		
				7.40%	6.39%	6.01%	N/A						
Fidelity Instl Shrt-Interm Govt <i>BarCap Government 1-5 Yr TR USD</i>	Short Government	FFXSX	11/10/1986	2.89%	4.61%	3.91%	N/A	0.45%	4.5	0.45%	4.5		
				3.21%	4.76%	4.05%	N/A						
Fidelity Spartan S/T Tr Bd Idx Fid Advt <i>BarCap Government 1-5 Yr TR USD</i>	Short Government	FSBAX	12/20/2005	3.32%	4.68%	N/A	N/A	0.10%	1	0.10%	1		
				3.21%	4.76%	4.05%	N/A						
Fidelity Short-Term Bond <i>BarCap Govt/Credit 1-5 Yr TR USD</i>	Short-Term Bond	FSHBX	09/15/1986	1.79%	2.11%	2.94%	N/A	0.45%	4.5	0.45%	4.5		
				3.14%	4.84%	4.30%	N/A						
Fidelity Ultra-Short Bond <i>USTREAS CD Sec Mkt 6 Mon</i>	Ultrashort Bond	FUSFX	08/29/2002	0.05%	-2.23%	N/A	N/A	0.45%	4.5	0.45%	4.5	Redemption Fee: 0.25% if held < 60 days'	
				0.31%	2.48%	2.42%	N/A						

## Money Market

## Mutual Fund

Fidelity				Average Annual Total Returns/Benchmark				Total Annual Operating Expenses					
Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	1 yr.	5 yr.	10 yr.	Since Inception	Gross		Net		Shareholder Type Fees	Restrictions
								%	Per \$1000	%	Per \$1000		
Fidelity Cash Reserves	Money Market-Taxable	FDRXX	05/10/1979	0.01%	1.70%	1.97%	N/A	0.37%	3.7	0.37%	3.7		
USTREAS T-Bill Auction Ave 3 Mon				0.06%	1.31%	1.90%	N/A						
Fidelity Government Money Market	Money Market-Taxable	SPAXX	02/05/1990	0.01%	1.49%	1.84%	N/A	0.42%	4.2	0.42%	4.2		
USTREAS T-Bill Auction Ave 3 Mon				0.06%	1.31%	1.90%	N/A						
Fidelity Money Market	Money Market-Taxable	SPRXX	01/23/1989	0.01%	1.71%	1.98%	N/A	0.42%	4.2	0.42%	4.2		
USTREAS T-Bill Auction Ave 3 Mon				0.06%	1.31%	1.90%	N/A						
Fidelity Money: Retirement Govt MMkt	Money Market-Taxable	FGMXX	12/16/1988	0.01%	1.50%	1.85%	N/A	0.42%	4.2	0.42%	4.2		
USTREAS T-Bill Auction Ave 3 Mon				0.06%	1.31%	1.90%	N/A						
Fidelity Retirement Money Market	Money Market-Taxable	FRTXX	12/02/1988	0.01%	1.72%	1.99%	N/A	0.42%	4.2	0.42%	4.2		
USTREAS T-Bill Auction Ave 3 Mon				0.06%	1.31%	1.90%	N/A						
Fidelity Select Money Market	Money Market-Taxable	FSLXX	08/30/1985	0.06%	1.77%	2.02%	N/A	0.31%	3.1	0.31%	3.1		
USTREAS T-Bill Auction Ave 3 Mon				0.06%	1.31%	1.90%	N/A						
Fidelity US Government Reserves	Money Market-Taxable	FGRXX	11/03/1981	0.01%	1.54%	1.90%	N/A	0.32%	3.2	0.32%	3.2		
USTREAS T-Bill Auction Ave 3 Mon				0.06%	1.31%	1.90%	N/A						
Fidelity US Treasury Money Market	Money Market-Taxable	FDLXX	01/05/1988	0.01%	1.17%	1.60%	N/A	0.42%	4.2	0.42%	4.2		
USTREAS T-Bill Auction Ave 3 Mon				0.06%	1.31%	1.90%	N/A						
Other													
Mutual Fund													
Fidelity Floating Rate High Income	Bank Loan	FFRHX	09/19/2002	1.73%	3.91%	N/A	N/A	0.71%	7.1	0.71%	7.1	Redemption Fee: 1.00% if held < 60 days'	
BarCap Govt/Credit 1-5 Yr TR USD				3.14%	4.84%	4.30%	N/A						
Fidelity Convertible Securities	Convertibles	FCVSX	01/05/1987	-7.33%	2.21%	5.18%	N/A	0.59%	5.9	0.59%	5.9		

Fidelity				Average Annual Total Returns/Benchmark				Total Annual Operating Expenses					
Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	1 yr.	5 yr.	10 yr.	Since Inception	Gross		Net		Shareholder Type Fees	Restrictions
								%	Per \$1000	%	Per \$1000		
BofAML Convertible Bonds All Qualities				-3.76%	3.53%	5.55%	N/A						
Real Estate													
Mutual Fund													
Fidelity International Real Estate	Global Real Estate	FIREX	09/08/2004	-22.24%	-11.30%	N/A	N/A	1.17%	11.7	1.17%	11.7	Redemption Fee: 1.50% if held < 90 days'	
MSCI World/Real Estate NR USD				-7.12%	-6.18%	7.30%	N/A	Voluntary Waiver					
Fidelity Real Estate Income	Real Estate	FRIFX	02/04/2003	4.71%	3.34%	N/A	N/A	0.92%	9.2	0.92%	9.2	Redemption Fee: 0.75% if held < 90 days'	
DJ US Select REIT TR USD				9.37%	-2.04%	10.12%	N/A						
Fidelity Real Estate Investment	Real Estate	FRESX	11/17/1986	8.29%	-1.91%	10.16%	N/A	0.85%	8.5	0.85%	8.5	Redemption Fee: 0.75% if held < 90 days'	
DJ US Select REIT TR USD				9.37%	-2.04%	10.12%	N/A						

Table 1 shows fee and expense information for the investment options listed including the Total Annual Operating Expenses expressed as a percentage and a dollar amount based upon a \$1,000 accumulation both as net and gross of expenses. Total Annual Operating Expenses is a measure of what it costs to operate an investment, expressed as a percentage of its assets, as a dollar amount or in basis points. These are costs the investor pays through a reduction in the investment's rate of return.

## Table 2 – Fixed Return Investments

TIAA-CREF			
Name/Type/Option	Return	Term	Additional Information
Guaranteed Annuity			
TIAA Traditional-Retirement Annuity	3.00%	Through 02/28/2013	<p>The current rate shown applies to premiums remitted during the month of June 2012 and will be credited through 2/28/2013. This rate is subject to change in subsequent months. Up to date rate of return information is available on your plan-specific website noted above or at 1 800 842-2733. TIAA Traditional guarantees your principal and a minimum annual interest rate. The guaranteed minimum interest rate is 3.00%, and is effective while the funds remain in the contract. The account also offers the opportunity for additional amounts in excess of the guaranteed minimum interest rate. When declared, additional amounts remain in effect for the twelve-month period that begins each March 1.</p> <p>Subject to the terms of your plan, once your TIAA Traditional balance exceeds \$2,000 withdrawals and transfers out must be spread out in ten annual installments.</p>



Table 2 – Fixed Return Investments

TIAA-CREF			
Name/Type/Option	Return	Term	Additional Information

## Part II. Annuity Information

The information below focuses on the annuity options under the plan. Annuities are insurance contracts that allow you to receive a guaranteed stream of payments at regular intervals, usually beginning when you retire and lasting for your entire life. Annuities are issued by insurance companies. Guarantees of an insurance company are subject to its long-term financial strength and claims-paying ability.

### TIAA-CREF

#### TIAA Traditional Lifetime Income Option

##### Objectives / Goals:

To provide a guaranteed stable stream of income for your life and if you choose, the life of an annuity partner. A TIAA Traditional Annuity provides income stability by providing a minimum guaranteed interest rate as well as the potential for additional interest. TIAA Traditional can be part of a diversified retirement portfolio that may include stocks (equities), bonds (fixed income), real estate, and money market investments. Electing a life annuity is just one of many payout options available under the TIAA Traditional Annuity.

##### Pricing Factors:

The amount of your lifetime income is dependent upon many factors including:

- The type of annuity selected (single life, joint life, with or without guaranteed minimum periods), and your selection of either the standard or graded benefit method.
- The amount of accumulations converted to a life annuity.
- Your age and, if applicable, the age of your annuity partner.
- The projected returns of the TIAA Traditional Annuity.

Under no circumstances will you receive less than the guaranteed amount of income required under the annuity contracts. To learn more about investments that offer lifetime annuity income please access the web link provided in Part I.

##### Restrictions / Fees:

- You may not begin a one-life annuity after you attain age 90, nor may you begin a two-life annuity after you or your annuity partner attains age 90.
- Subject to contract terms, if your accumulation is less than \$5,000 on your annuity starting date, TIAA may choose instead to pay your accumulations to you in a single sum.

- If your TIAA annuity payment would be less than \$100, TIAA has the right to change the payment frequency which would result in a payment of \$100 or more.

Once you have elected a lifetime annuity, your election is irrevocable.

## TIAA Real Estate and CREF Variable Annuity Lifetime Income Options

### Objectives / Goals:

To provide a variable stream of income for your life and if you choose, the life of an annuity partner. This lifetime annuity provides a variable income that you can not outlive. A variable Annuity can be part of a diversified retirement portfolio that may include guaranteed, stocks (equities), bonds (fixed income), real estate, and money market investments. Electing a life annuity is just one of many payout options available.

### Pricing Factors:

The amount of your lifetime income is dependent upon many factors including:

- The type of annuity selected (single life, joint life, with or without guaranteed minimum periods)
- The amount of accumulations converted to a life annuity.
- Your age and, if applicable, the age of your annuity partner.
- The investment performance of the variable annuity account your annuity is based upon.

Variable annuity accounts don't guarantee a minimum income. Income fluctuates based on market performance and is directly tied to the accounts investment returns. A 4% annual investment return is assumed. Generally, if the actual return in a given year is greater than 4% the amount of annuity income will increase; if it is less than 4% the income will decrease. To learn more about investments that offer lifetime annuity income please access the web link provided in Part I.

### Restrictions / Fees:

- You may not begin a one-life annuity after you attain age 90, nor may you begin a two-life annuity after you or your annuity partner attains age 90.
- Subject to contract terms, if your accumulation is less than \$5,000 on your annuity starting date, TIAA-CREF may choose instead to pay your accumulations to you in a single sum.
- If your annuity payment would be less than \$100, TIAA-CREF has the right to change the payment frequency which would result in a payment of \$100 or more.
- Once you have elected a lifetime annuity income your election is irrevocable.

Please visit <http://www.tiaa-cref.org/public/support/help/glossary/index.html> for a glossary of investment terms relevant to the investment options under this plan.

Fees and expenses are only one of many factors to consider when you decide to invest in an option. You may also want to think about whether an investment in a particular option, along with your other investments, will help you achieve your financial goals. The cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. Visit the Department of Labor's website for an example showing the long-term effect of fees and expenses at **[www.dol.gov/ebsa/publications/401k\\_employee.html](http://www.dol.gov/ebsa/publications/401k_employee.html)**.

The returns quoted represent past performance, which is no guarantee of future results. Returns and the principal value of your investment will fluctuate. Current performance may be higher or lower than that shown, and you may have a gain or a loss when you redeem your investments. Expense ratios shown are based on the most recent information available, but may not reflect all updates. Please consult the most recent prospectus or offering document for more detailed information.

If a fund or annuity account includes performance for periods beyond its inception date that performance is based on the performance of an older share class of the fund/account. Such performance has not been restated to reflect expense differences between the fund/account and that of the older share class. If expense differences had been reflected, performance for these periods would be lower or higher than stated.

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The Morningstar Category classifies a fund based on its investment style as measured by underlying portfolio holdings (portfolio statistics and compositions over the past three years). If the fund is new and has no portfolio, Morningstar estimates where it will fall before assigning a more permanent category. When necessary, Morningstar may change a category assignment based on current information.

There are inherent risks in investing in mutual funds including loss of principal. Please read the prospectus and carefully consider the investment objectives, risks, charges and expenses before investing.